Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 1 of 74

Fill in this information to identify your case:	
United States Bankruptey Court for the	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	<u> </u>
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11
	Chapter 12 ✓ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Jasmine	
	First name	First name
Write the name that is on	_ s	
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Jenkins	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the	First name	First name
last 8 years		
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4	XXX - XX- 5902	xxx - xx-
digits of your Social Security number or federal	OR	OR
Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 2 of 74

Debtor 1 Jasmine	S Middle Norse	Jenkins	Case number (if known)	
First Name	Middle Name	Last Name		
	About Debtor 1:		About Debtor 2 (Spouse O	nly in a Joint Case):
4. Any business names and Employer	✓ I have not used any busine	ess names or EINs.	I have not used any business n	ames or EINs.
Identification Numbers (EIN) you have used in the	Business name		Business name	
last 8 years			Business name	
Include trade names and doing business as names	EIN		EIN	
	EIN		EIN	
5. Where you live			If Debtor 2 lives at a different ad	ldress:
	7737 S Yates Rd Number Street		Number Street	
	Chicago	60649	_	
	Chicago Illinois City State	Zip Code	City State	Zip Code
	Cook			
	County		County	
	If your mailing address is diffill it in here. Note that the couthis mailing address.		If Debtor 2's mailing address is di in here. Note that the court will send address.	
	Number Street		Number Street	
	City State	Zip Code	City State	Zip Code
6. Why you are	Check one:		Check one:	
choosing this district to file for	Over the last 180 days be lived in this district longer	fore filing this petition, I have	Over the last 180 days before f lived in this district longer than	
bankruptcy		plain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain.	•
			_	

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 3 of 74

Debtor 1 Jasm		S Middle Now			Case number (if know	vn)
Part 2: Tell 1		Middle Nam out Your Bankr		Last Name		
7. The chap Bankrup	eter of the tcy Code choosing to	Check one. (For a	brief description of	f each, see <i>Notice Required</i> and check the appropriate bo		(b) for Individuals Filing for Bankruptcy (Form
8. How you the fee	will pay	court for mo may pay with on your behalf on your be	ore details about the cash, cashidalf, your attornay the fee in it to Pay Your Filinat my fee be added may, but it 50% of the officiastallments). If	ut how you may pay. The rist check, or money oney may pay with a crest stallments. If you ching Fee in Installments (waived (You may requise not required to, waived poverty line that appears checked).	rypically, if you rder If your a dit card or checoose this option (Official Form 1) est this option e your fee, and oplies to your fan, you must fill	only if you are filing for Chapter 7. may do so only if your income is amily size and you are unable to pay out the <i>Application to Have the</i>
9. Have you bankrup the last 8	cy within	✓ No. ✓ Yes. District District District		When When When	MM/DD/YYYY MM/DD/YYYY	Case number Case number Case number
filing this	ending or ed by a who is not s case with by a s partner, or	✓ No. Yes. Debtor District Debtor District		<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you r residenc	-	✓ No	r landlord obtained Go to line 12.	l an eviction judgment against atement About an Eviction Jud petition.		

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 4 of 74

Debtor 1 Jasmine First Name		S Midd	lle Name	Jenkins Last Name	Case numi	ber (if known)		
Part 3: Report About An	y Bus				or			
12. Are you a sole proprietor of any full- or part-time business?	✓	No. Yes.	Go to Part 4. Name and location of the	business				
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.			Single Asset Ro	Street Street	ed in 11 U.S.C. § 101(2 fined in 11 U.S.C. § 10	27A))	Code	_
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	dead opera	<i>llines.</i> If y	ou indicate that you are ash-flow statement, and	a small business federal income ta hapter 11.	debtor, you must attaci ox return or if any of the	h your most recent ese documents do	or so that it can set approp t balance sheet, statement not exist, follow the proce to the definition in the	t of
							definition in the Bankruptcy	y Code.
Part 4: Report if You Ow	n or	Have A	Any Hazardous Pr	operty or An	y Property That I	Needs Immedi	iate Attention	
14. Do you own or have any property that poses or is alleged to pose a threat of		No. Yes.	What is the hazard?					
imminent and identifiable hazard to public health or			If immediate attention is	needed, why is it	needed?			
safety? Or do you			Where is the property?					
own any property that needs immediate				Number	Street			
attention?								
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City		State	Zip Code	

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Page 5 of 74 Document

Debtor 1 Jasmine **Jenkins** Case number (if known)

First Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed about credit this bankruptcy petition, and I received a certificate of this bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed counseling agency within the 180 days before I filed counseling before this bankruptcy petition, but I do not have a this bankruptcy petition, but I do not have a you file for certificate of completion. certificate of completion. bankruptcy. You must truthfully check Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment one of the following plan, if any. plan, if any. choices. If you cannot do so, you are I certify that I asked for credit counseling services I certify that I asked for credit counseling services not eligible to file. from an approved agency, but was unable to obtain from an approved agency, but was unable to obtain those services during the 7 days after I made my those services during the 7 days after I made my If you file anyway, request, and exigent circumstances merit a 30-day request, and exigent circumstances merit a 30-day temporary waiver of the requirement. temporary waiver of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances you filed for bankruptcy, and what exigent circumstances your creditors can required you to file this case. required you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, the payment plan you developed, if any. If you do not do so, your case may be dismissed. your case may be dismissed. Any extension of the 30-day deadline is granted only for Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried internet, even after I reasonably tried

I am currently on active military duty in

a military combat zone.

to do so.

If you believe you are not required to receive a briefing

about credit counseling, you must file a motion for waiver of

Active duty.

credit counseling with the court.

I am currently on active military duty in

a military combat zone.

to do so.

If you believe you are not required to receive a briefing

about credit counseling, you must file a motion for waiver of

Active duty.

credit counseling with the court.

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 6 of 74

Debtor 1 Jasmine	S Middle Massa	Jenkins Case number (if ki	nown)			
Part 6: Answer These Qu	Middle Name uestions for Reporting Purpo	Last Name OSes				
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be ava	oter 7. Go to line 18. 7. Do you estimate that after any exempt proper ailable to distribute to unsecured creditors?	ly is excluded and administrative expenses are			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below						
For you	and correct. If I have chosen to file under 11,12, or 13 of title 11, United choose to proceed under Chalf no attorney represents me me fill out this document, I had I request relief in accordance I understand making a false a connection with a bankruptcy years, or both. 18 U.S.C. §§ /s/ Jasmine Jenkins Signature of Debtor 1 Executed on	r Chapter 7, I am aware that I may pred States Code. I understand the relievant 7. and I did not pay or agree to pay so ave obtained and read the notice reques with the chapter of title 11, United Statement, concealing property, or objects of the concealing property, or objects of the concealing property. 152, 1341, 1519, and 3571.	f available under each chapter, and I meone who is not an attorney to help uired by 11 U.S.C. § 342(b). States Code, specified in this petition. otalining money or property by fraud in 000, or imprisonment for up to 20			

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 7 of 74

Debtor 1 Jasmine	S	Jenkins	Case number (i	if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one If you are not represented by an attorney, you do not	eligibility to proceed un the relief available und to the debtor(s) the not	der Chapter 7, 11, 12, or 13 ler each chapter for which the ice required by 11 U.S.C. § 3	of title 11, Un e person is e 42(b) and, ir	nat I have informed the debtor(s) about nited States Code, and have explained eligible. I also certify that I have delivered in a case in which § 707(b)(4)(D) applies, ation in the schedules filed with the
need to file this page.			Date	10/27/2016 MM / DD / YYYY
	Chicago City Contact phone	Illinois State	mail address	60643 Zip Code cpryor@semradlaw.com
	Bar number		State	

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 8 of 74

Fill in this information to identify your case:					
Debtor 1	Jasmine	S	Jenkins		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
Case number (If known)			(State)		

Check if this is an
amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,075.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,075.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$1,600.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$25,154.00
Your total liabilities	\$26,754.00
Part3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,485.00
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$2,303.00

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 9 of 74

Del	otor 1 Jasmine	S	Jenkins Last Name	Case number (if known)					
Dor	First Name	Middle Name		ocards					
	Answer These Questions for Administrative and Statistical Records 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	✓ Yes.								
7. V	What kind of debt do you I	nave?							
I		-	mer debts are those incurred by out lines 8-10 for statistical pur	v an individual primarily for a personal, poses. 28 U.S.C. § 159.					
	Your debts are not print this form to the court with		u have nothing to report on this	part of the form. Check this box and submit					
8.		our Current Monthly Incom form 122B Line 11; OR, Form	ne: Copy your total current mon 122C-1 Line 14.	thly income from Official	\$2,485.00				
9.	Copy the following speci	ial categories of claims fro	m Part 4, line 6 of Schedule I	E/F:					
	From Part 4 on Schedule	E/F, copy the following:		Total claim					
	9a. Domestic support oblig	ations (Copy line 6a.)		\$0.00					
	9b. Taxes and certain other	debts you owe the governme	ent. (Copy line 6b.)	\$0.00					
	9c. Claims for death or pers	sonal injury while you were in	toxicated. (Copy line 6c.)	\$0.00					
	9d. Student loans. (Copy lin	ne 6f.)		\$9,500.00					
	9e. Obligations arising out of priority claims. (Copy line 6		divorce that you did not report	as \$0.00					
	9f. Debts to pension or pro	fit-sharing plans, and other s	imilar debts. (Copy line 6h.)	\$0.00					
	9g. Total. Add lines 9a thro	ough 9f.		\$9,500.00					

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 10 of 74

riii iii u iis	information to identify your cas	e.		
Debtor 1	Jasmine	S	Jenkins	
	First Name	Middle N	_	
Debtor 2				
(Spouse,	if filing) First Name	Middle N	Name Last Name	
United St	ates Bankruptcy Court for the:	Northern	District of Illinois	
Case nun	nber		(State)	
,	- L Corre 106 \ /D			Check if this is an
	al Form 106A/B dule A/B: Prope	ortv		amended filing
				12/1
category v responsib write your	where you think it fits best. B le for supplying correct info name and case number (if k	se as complete an rmation. If more s nown). Answer ev	an asset only once. If an asset fits in more that discurate as possible. If two married people a space is needed, attach a separate sheet to thi erry question. Land, or Other Real Estate You Own of the state of t	re filing together, both are equally s form. On the top of any additional pages,
			n any residence, building, land, or similar prope	
DO JO	No. Go to Part 2	,	,	····· y ·
1.1	Yes. Where is the property? Street address, if available, or	r other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
			Land	
	Number Street		Investment property	Describe the nature of your ownership
			Timeshare	interest (such as fee simple, tenancy by
	City State	Zip Code	Other	the entireties, or a life estate), if known.
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is community property (see instructions)
			Other information you wish to add about this	s item, such as local
			property identification number:	
If you	own or have more than one, list	here:		
1.2	Street address, if available, or	r other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Number Street		Investment property	Describe the nature of your ownership
			Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State	Zip Code	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this property identification number:	Check if this is community property (see instructions)

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 11 of 74

Debtor 1	Jasmine First Name	S Middle Name	Jenkins (Case number	(if known)	
1.3Stre	et address, if available, or oth	[What is the property? Check all that appl Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	y.	Do not deduct secured cl the amount of any secure Creditors Who Have Cla Current value of the entire property?	· ·
Nun	nber Street State	Zip Code	Investment property Timeshare Other		Describe the nature of interest (such as fee sit the entireties, or a life of	mple, tenancy by
		[[[]	Who has an interest in the property? C Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about		Check if this is cor (see instructions)	nmunity property
		p tion you own for a	roperty identification number: Il of your entries from Part 1, including e	any entries	s for pages	
Do you ov you own th	at someone else drives. If youns, trucks, tractors, sport utili	equitable interest in lease a vehicle, als	n any vehicles, whether they are registe to report it on Schedule G: Executory Contr rcles			
3.1	Make Model: Year:	Chrysler Town and Country 2005	Who has an interest in the property one. Debtor 1 only Debtor 2 only	/? Check	Do not deduct secured of the amount of any secure Creditors Who Have Cla Current value of the	•
	Approximate mileage: Other information:	150000	Debtor 1 and Debtor 2 only At least one of the debtors and anot Check if this is community propinstructions)		entire property? \$875.00	portion you own? \$875.00
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the property one. Debtor 1 only Debtor 2 only	/? Check		d claims on Schedule D: ims Secured by Property.
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors and anot Check if this is community propinstructions)		Current value of the entire property?	Current value of the portion you own?

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 12 of 74

3.3 M M Ye Ap	irst Name Make Model: Year:	Middle Name	Last Name Who has an interest in the properties of the properties	nerty? Check	Do not deduct secured of	alainea an ann ann tiana Dut
Ye Aj	/ear:		•	Joily . Official	Do not deduct secured t	claims or exemptions. Put
A			one.		the amount of any secur	ed claims on <i>Schedule D:</i>
	annovimento mileograf		Debtor 1 only		Creditors Who Have Cl	aims Secured by Property.
0	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	another		
			Check if this is community instructions)	property (see		
3.4 M	Make		Who has an interest in the prop	perty? Check		claims or exemptions. Put
M	Model:		one.			ed claims on <i>Schedule D:</i>
	ear:		Debtor 1 only		Creditors Who Have Cl	aims Secured by Property.
A	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
0	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	another		
			Check if this is community instructions)	property (see		
	Лаке Model:		Who has an interest in the propone.	perty? Check		claims or exemptions. Put ed claims on Schedule D:
Ye	/ear:		Debtor 1 only		Creditors Who Have Cl	aims Secured by Property.
A	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
0	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	another		
			Check if this is community instructions)	property (see		
4.2 M	Make		Who has an interest in the prop	perty? Check	Do not deduct secured of	claims or exemptions. Put
	Model:		one.		· · · · · · · · · · · · · · · · · · ·	ed claims on Schedule D:
	ear:		Debtor 1 only		Creditors Who Have Cl	aims Secured by Property.
A	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
Ō	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	another		
			Check if this is community instructions)	property (see		
	•	•	of your entries from Part 2, inclu	• •		75.00

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 13 of 74

Debtor 1	Jasmine	S	Jenkins	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 3:	Describe \	Your Personal and Househo	ld Items		
Do you	own or h	ave any legal or equitable ir	nterest in any of the fo	ollowing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	_	s and furnishings bliances, fumiture, linens, china, kitche	nware		
No					
✓ Yes. [Describe	Goods and furniture			\$200.00
✓ No	les: Television	s and radios; audio, video, stereo, and	digital equipment; computers	s, printers, scanners; music	1
Yes. L	Describe				
	•	lue and figurines; paintings, prints, or othe pin, or baseball card collections; other			
Yes. D	Describe				
	les: Sports, pl	norts and hobbies notographic, exercise, and other hobby ks; carpentry tools; musical instruments		oles, golf clubs, skis; canoes	
✓ No					
Yes. D	Describe				
✓ No		fles, shotguns, ammunition, and related	d equipment		
11. Clot Examp		clothes, furs, leather coats, designer v	vear, shoes, accessories		
No					
✓ Yes. [Describe	Clothing			\$300.00
12. Jewe Examp	•	jewelry, costume jewelry, engagement er	rings, wedding rings, heirloor	n jewelry, watches, gems,	
	Describe				1
Examp	l-farm anima les: Dogs, ca	Is ts, birds, horses			
✓ No	,				7
Yes. E	Describe				
14. Any ✓ No	other person	nal and household items you did no	ot already list, including any	y health aids you did not list	
)occribo				
L res. L	Describe				
		alue of all of your entries from Part number here			\$500.00

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 14 of 74

Deb	tor 1	Jasmine	S	Jenkins	Case number (if known)	
D1	4	First Name	Middle Name	Last Name		
Part	4:	Describe Your F	Financial Assets			Current value of the
Do	you	own or have a	ny legal or equitable int	erest in any of the f	ollowing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Cash					
Ŀ	zamp	No No	e in your wallet, in your home, in a	safe deposit box, and on ha	nd when you tile your petition	
		Yes			Cash:	
17.	Exa		vings, or other financial accounts titutions. If you have multiple acco		ares in credit unions, brokerage houses, on, list each.	
	□	No Yes		Institution name:		
			17.1. Checking account:	Wells Fargo		\$350.00
			17.2. Checking account:	Wells Fargo		\$350.00
			17.3. Savings account:			
			17.4. Savings account:			
			17.5. Certificates of deposit:			
			17.6. Other financial account:			
			17.7. Other financial account:			
			17.8. Other financial account:			
			17.9. Other financial account:			
18.			or publicly traded stocks evestment accounts with brokerag	e firms, money market accord	winte	
	✓	No	War Brokerag	o iimo, monoy mainot acce		
		Yes	Institution or issuer name:			
			-			
19.		n-publicly traded st _LC, partnership, a		ated and unincorporated	businesses, including an interest in	
	✓	No	Name of outit		O/ of according	
		Yes. Give specific information about	Name of entity		% of ownership:	
		them				

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 15 of 74

Deb	tor 1		S	Jenkins	Case number (if known)	
		First Name	Middle Name	Last Name		
20.	Go	vernment and corp	orate bonds and other negotia	able and non-negotiable	instruments	
			nclude personal checks, cashiers nts are those you cannot transfer			
	√	_	The are tribes you carried transfer	to controdite by digrilling of t	zenrennig dienni	
	H					
	Ш	Yes. Give specific information about	Issuer name:			
		them				
21.		tirement or pension				
			A, ERISA, Keogh, 401(k), 403(b)), thrift savings accounts, o	r other pension or profit-sharing plans	
		No	Type of account:	Institution name:		
	ш	Yes. List each account	401(k) or similar plan:			
		separately.				
			Pension plan:			_
			IRA:			
			Retirement account:			
			Keogh:			
			Additional account:			
			Additional account:			
22.	Sec	curity deposits and p	prepayments			
	You	ir share of all unused o	leposits you have made so that yo	ou may continue service or u	use from a company	
		ampies: Agreements v npanies, or others	vith landlords, prepaid rent, publi	c utilities (electric, gas, wat	er), telecommunications	
	V	No		Institution name:		
	Ħ	Yes	Electric:			
			Gas:		_	
			Heating oil:			
			Security deposit on rental unit:			
			, .			
			Prepaid rent:			
			Telephone:			
			Water:			
			Rented furniture:			
			Other:			
23.			a periodic payment of money to	you, either for life or for a nu	imber of years)	
	$\mathbf{\Lambda}$	No	Issuer name and description:			
		Yes	issuei name and description.			
					_	

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 16 of 74

Debto	or 1 Jasmine First Name		S Middle Name	Jenkins Last Name	Case number (if known)	
	Interests in a		n account in a qu		nder a qualified state tuition program	le
	20 0.3.C. 99 0	50(b)(1), 529A(b), and	329(b)(1).			
	Yes	Institution name and de	escription. Separate	ely file the records of any intere	sts.11 U.S.C. § 521(c):	
		able or future interest	s in property (oth	her than anything listed in lii	ne 1), and rights or powers	
	✓ No	•				
	Yes. Desc	ribe				
26.	Patents, copy	rights, trademarks, tr	rade secrets, and	l other intellectual property		
	_	rnet domain names, we	bsites, proceeds fr	rom royalties and licensing agre	ements	
	✓ No Yes. Desc	ribe				7
27.		nchises, and other ge				
	No No	uing permits, exclusive	ilcenses, coopera	llive association holdings, liquo	or licenses, professional licenses	
	Yes. Desc	ribe				1
						1
Mon	ey or prope	erty owed to you?	?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds o	wed to you				ciains of exemptions.
	✓ No					
		specific information			Federal:	\$0.00
		t them, including whethe	er			·
	you a	t them, including whethe Ilready filed the returns he tax years	er		State:	\$0.00
00	you a and th	lready filed the returns he tax years	er		State: Local:	·
	you a and th Family suppor	Iready filed the returns the tax years		t, child support, maintenance, d		\$0.00
	you a and th Family suppor	Iready filed the returns the tax years		t, child support, maintenance, d	Local: divorce settlement, property settlement	\$0.00 \$0.00
	you a and the samples: Past	Iready filed the returns the tax years		t, child support, maintenance, d	Local: divorce settlement, property settlement Alimony:	\$0.00 \$0.00 \$0.00
	you a and the samples: Past	Ilready filed the returns he tax years rt due or lump sum alimo		rt, child support, maintenance, c	Local: divorce settlement, property settlement	\$0.00 \$0.00
	you a and the samples: Past	Ilready filed the returns he tax years rt due or lump sum alimo		rt, child support, maintenance, c	Local: divorce settlement, property settlement Alimony:	\$0.00 \$0.00 \$0.00
	you a and the samples: Past	Ilready filed the returns he tax years rt due or lump sum alimo		rt, child support, maintenance, c	Local: divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 \$0.00 \$0.00
	you a and the	Ilready filed the returns he tax years Inttended or lump sum alimonspecific information	ony, spousal suppor	rt, child support, maintenance, c	Local: divorce settlement, property settlement Alimony: Maintenance: Support:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
30.	you a and the support of the support	Ilready filed the returns he tax years Int due or lump sum alimo specific information	ony, spousal suppor	disability benefits, sick pay, vac	Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
30.	you a and the support of the support	Ilready filed the returns he tax years Int due or lump sum alimo specific information	ony, spousal suppor	disability benefits, sick pay, vac	Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
30.	you a and the support of the support	Ilready filed the returns he tax years	ony, spousal suppor	disability benefits, sick pay, vac	Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00
30.	you a and the support of the support	Ilready filed the returns he tax years	ony, spousal suppor	disability benefits, sick pay, vac	Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 17 of 74

Deb	tor 1 Jasmine	S	Jenkins	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disal		lth savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	Yes. Name the insured of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.			someone who has died roceeds from a life insurance policy, o	or are currently entitled to receive	
	Yes. Describe				
33.			ou have filed a lawsuit or made a ance claims, or rights to sue	demand for payment	
	✓ No ☐ Yes. Describe				
34.	to set off claims	l unliquidated claims of	every nature, including counterc	laims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	✓ No Yes. Describe				
36.			n Part 4, including any entries for		\$700.00
Part				n Interest In. List any real estate	in Part 1.
37.	Do you own or have a	ny legal or equitable int	erest in any business-related prop	·	
	No. Go to Part 6. Yes. Go to line 38.			p	current value of the ortion you own? to not deduct secured claims or exemptions
38.	Accounts receivable of	or commissions you alre	ady earned		
	Yes. Describe				
39.	Examples: Business-re	nishings, and supplies lated computers, software,	modems, printers, copiers, fax mach	nines, rugs, telephones, desks, chairs, electro	nic devices
	✓ No Yes. Describe				

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 18 of 74

Deb	tor 1	Jasmine First Name	S Middle Name	Jenkins Last Name	Case number (if known)	
40.	Ma			Last Name use in business, and tools of yo	our trade	
	✓		дагринения, сагринес у саг			
	H	Yes. Describe				
11	lnv	entory				
41.						
		No Yes. Describe				
	Ш	res. Describe				
42.			ips or joint ventures			
		No		Name of entity:	% of ownership:	
	Ш	Yes. Give specific information about		•	·	
		them				
						<u> </u>
43. (lists, or other compilat	ions		
	✓					
	Ш	Yes. Do your lists in	nclude personally identifiab	ele information (as defined in 11 U.S	S.C. § 101(41A))?	
		☐ No				
		Yes. Desc	ribe			
44.	An	y business-related	property you did not alre	eady list		
	✓	No				
	Ħ	Yes. Give specific				
		information				<u> </u>
				-		
45. A	dd t	the dollar value of a	all of your entries from P	art 5, including any entries for p	pages you have attached	
Part	6:				erty You Own or Have an Interest	ln.
			n interest in farmland, list it			
46.	Do	_	any legal or equitable int	erest in any farm- or commercia	al fishing-related property?	Command value of the
	✓	-				Current value of the portion you own?
	L	Yes. Go to line 47.				Do not deduct secured
						claims or exemptions
47.		rm animals				
	Exa	amples: Livestock, po	oultry, farm-raised fish			
	✓	No				
		Yes. Describe				

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 19 of 74

Debt		S	Jenkins	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equi	ipment, implements, machinery, f	fixtures, and tools of trad	e	
	_	, , , , , , , , , , , , , , , , , , , ,	,		
	✓ No Yes. Describe				
	res. Describe				
50.	Farm and fishing supp	olies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you	did not already list		
	√ No	3 , , , .			
	Yes. Describe				
	res. Describe				
	·			_	
52. A	dd the dollar value of a	II of your entries from Part 6, incl	uding any entries for pag	es you have attached	
		here			
Part	7: Describe All Pr	operty You Own or Have a	n Interest in That You	ı Did Not List Above	
53.		perty of any kind you did not alre	eady list?		
	_	s, country club membership			
	✓ No				1
	Yes. Give specific				
	information				
54. A	dd the dollar value of a	II of your entries from Part 7. Writ	te that number here		
Part	8: List the Totals	of Each Part of this Form			
55 5	Newt 4: Tetal real setate	line 2		_	
55. F	'art 1: Total real estate,	line 2			
56. p	art 2 total vehicles, line	e 5	#075.00		
•			\$875.00		
	-	nd household items, line 15	\$500.00	<u> </u>	
58. P	art 4: Total financial as	sets, line 36	\$700.00	<u> </u>	
59. P	art 5: Total business-re	elated property, line 45			
60. P	Part 6: Total farm- and f	fishing-related property, line 52			
				<u> </u>	
	Part 7: Total other prop				
62. T	otal personal property.	Add lines 56 through 61	\$2075.00		
					+ \$2075.00
				Copy personal property total	+ \$2075.00
			L	Copy personal property total ▶	+ \$2075.00

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 20 of 74

Fill in this information to identify your case:					
Debtor 1	Jasmine	S	Jenkins		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if fili	ing) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)	· _		(State)		

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Par	Part 1: Identify the Property You Claim as Exempt							
1.	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions. 1	1 U.S.C. § 522(b)(2)						
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Wells Fargo Line from	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Schedule A/B:	\$875.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)				
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property cover No Yes	3 years after that for ca						

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 21 of 74

Debtor '				se number (if known)	
	-	le Name	Last Name		
Part 2:	Additional Page				
line	ief description of the property and e on Schedule A/B that lists this operty	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption Check only one box for each	•	Specific laws that allow exemption
Lin	ef scription: Wells Fargo e from hedule A/B: 17	\$350.00	\$350.0 100% of fair market value applicable statutory limit	e, up to any	735 ILCS 5/12-1001(b)
Lin	ef scription: Goods and furniture e from hedule A/B: 06	\$200.00	\$200.0 100% of fair market value applicable statutory limit	e, up to any	735 ILCS 5/12-1001(b)
Lin	ef scription: Clothing e from hedule A/B: 11	\$300.00	\$300.0 100% of fair market value applicable statutory limit	e, up to any	735 ILCS 5/12-1001(a)

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 22 of 74

			•			
Fill in this in	nformation to identify your case	et et				
Debtor 1	Jasmine	S	Jenkins			
Dobtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if	filing) First Name	Middle Name	Last Name			
United Stat	tes Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case numb (If known)	per					
	al Form 106D			l		Check if this is a
						amended filing
Sche	dule D: Credit	ors Who Ha	ve Claims Secur	ed by Pro	perty	12/1
and case n 1. Do ar	umber (if known). ny creditors have claims secu	red by your property?	e entries, and attach it to this forn	, ,		e your name
		or has more than one secur	ed claim, list the creditor separately	Column A	Column B	Column C
			, list the other creditors in Part 2. As	Amount of claim	Value of	Unsecured
muc	h as possible, list the claims in	alphabetical order according to the creditor's name.		Do not deduct the value of collateral.	collateral that supports	portion If any
	Davis Avita Calas, Inc.				this claim	Φ 7 05.00
	Days Auto Sales, Inc. litor's Name	Describe the property		\$1,600.00	\$875.00	\$725.00
	9 South Western Avenue lumber Street	Chrysler Town and Cour	htry Value: \$875.00 the claim is: Check all that apply.			
	diffiber Street	Contingent	the dam is. Oncor all that apply.			
Chic	cago Illinois 60636	Unliquidated				
City	State ZIP Code owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check a	I that apply.			
	Debtor 2 only		nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	as tay lian, machania's lian)			
	At least one of the debtors and another	Judgment lien from a	as tax lien, mechanic's lien)			
	Check if this claim relates	Other (including a rig				
	to a community debt		,			
	rred	Last 4 digits of accour	nt number			
	Add the dollar value of	vour entries in Column A	on this page. Write that	\$1.600.00		

number here:

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 23 of 74

Fill	in this informa	ation to identify your cas	e:					
Deb	otor 1	Jasmine	S	Jenkins				
		First Name	Middle Name	Last Name				
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States Ba	nkruptcy Court for the:	Northern	District of Illinois (State)				
	se number			(State)				
,	nown)						al Malata ta a a	
Of	ficial Fo	orm 106E/F				ШСпе	eck if this is an	n amended filing
Sc	chedu	le E/F: Cre	editors Who	Have Unsecure	ed Claims			12/15
party 106 <i>A</i> that entri knov	y to any exect VB) and on a are listed in es in the bo vn).	cutory contracts or un- Schedule G: Executor Schedule D: Creditor xes on the left. Attach	expired leases that could y Contracts and Unexpire s Who Hold Claims Secu	ors with PRIORITY claims and Paresult in a claim. Also list executed Leases (Official Form 106G). I ared by Property. If more space is this page. On the top of any acts.	tory contracts on <i>Sch</i> Do not include any cre s needed, copy the Pa	edule A/B: editors with art you need	Property (Of partially sec d, fill it out, n	fficial Form cured claims number the
1.		ditors have priority un to Part 2.	secured claims against y	ou?				
2.	listed, identi much as po Continuatio	fy what type of claim it is ssible, list the claims in a n Page of Part 1. If more	s. If a claim has both priority alphabetical order according e than one creditor holds a p	ore than one priority unsecured cla and nonpriority amounts, list that cl g to the creditor's name. If you have particular claim, list the other credit or this form in the instruction bookle	aim here and show both more than two priority ors in Part 3.	n priority and	nonpriority an	mounts. As
						Total	Priority	Nonpriority

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 24 of 74

Debto		Jenkins	Case number (if known)	
	First Name Middle Name	Last Name		
Part 2	2: List All of Your NONPRIORITY Unsecured C	laims		
3.	Do any creditors have nonpriority unsecured claims again	nst you?		
	No. You have nothing to report in this part. Submit this form	n to the court with your	other schedules.	
	✓ Yes.			
, ,	List all of your nonpriority unsecured claims in the alphabunsecured claim, list the creditor separately for each claim. For If more than one creditor holds a particular claim, list the other of Page of Part 2.	each claim listed, ider	tify what type of claim it is. Do not list claims al	ready included in Part 1.
				Total claim
4.1	AT&T	I ast 4 digits	of account number	\$400.00
	Nonpriority Creditor's Name PO Box 105262	_	ne debt incurred? n/a	·
	Number Street			
			te you file, the claim is: Check all that apply.	
		Continge		
	Atlanta Georgia 30348	Unliquida		
	City State Zip Code Who incurred the debt? Check one.	Disputed		
	Debtor 1 only	Type of NON	PRIORITY unsecured claim:	
	Debtor 2 only	Student le	pans	
	Debtor 1 and Debtor 2 only		ns arising out of a separation agreement or div	vorce
	At least one of the debtors and another		did not report as priority claims pension or profit-sharing plans, and other simi	lor
	Check if this claim relates to a community debt	debts	, ,	iai
	Is the claim subject to offset?	✓ Other. Sp	pecify Internet bills	
	✓ No			
	Yes			
4.2	Bank of America	l ast 4 digits	of account number	\$700.00
	Nonpriority Creditor's Name Po Box 26078	_	ne debt incurred? n/a	
	Number Street			
			te you file, the claim is: Check all that apply.	
		Continge		
	Greensboro North Carolina 27420 City State Zip Code	Unliquida		
	Who incurred the debt? Check one.	Disputed		
	✓ Debtor 1 only		PRIORITY unsecured claim:	
	Debtor 2 only	Student le	pans	
	Debtor 1 and Debtor 2 only		ns arising out of a separation agreement or div did not report as priority claims	vorce
	At least one of the debtors and another		pension or profit-sharing plans, and other simi	ar
	Check if this claim relates to a community debt	debts		
	Is the claim subject to offset?	✓ Other. Sp	pecify Insufficient funds fees	
	✓ No			
	Yes			
4.3	CHASE	Last 4 digits	of account number	\$1,500.00
	Nonpriority Creditor's Name PO Box 15298	_	ne debt incurred?	
	Number Street	As of the dat	e you file, the claim is: Check all that apply.	
	-	Continge	•	
		Unliquida		
	WilmingtonDelaware19850CityStateZip Code	= '		
	Who incurred the debt? Check one.	Disputed		
	Debtor 1 only		PRIORITY unsecured claim:	
	Debtor 2 only	Student le		
	Debtor 1 and Debtor 2 only	Obligatio	ns arising out of a separation agreement or div did not report as priority claims	vorce
	At least one of the debtors and another	′	pension or profit-sharing plans, and other simi	lar
	Check if this claim relates to a community debt	debts		
	Is the claim subject to offset?	✓ Other. Sp	pecify Insufficient funds fees	
	✓ No			
	Yes			

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 25 of 74

<u>Jenkins</u> Debtor 1 Jasmine Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago - Dep't of Revenue \$4,500.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO Box 88292 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Parking and red light tickets Is the claim subject to offset? ✓ No Yes City of Country Club Hills \$400.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 7690 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Carol Stream Illinois 60197 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify Parking and red light tickets Is the claim subject to offset? **✓** No Yes Comcast \$400.00 Last 4 digits of account number _ Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Seattle City Washington 98168 State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify __ Cable bills Is the claim subject to offset? **✓** No

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 26 of 74

Debtor 1 Jasmine **Jenkins** Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Commonwealth Edison \$700.00 Last 4 digits of account number Nonpriority Creditor's Name 3 Lincoln Ctr Fl 4 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60181 Oakbrook Ter Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|**~| Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Electric bill Is the claim subject to offset? **✓** No Yes **CUSTOM COLL SRVS INC** \$407.00 Last 4 digits of account number 0104 Nonpriority Creditor's Name 55 EAST 86TH AVE STE D When was the debt incurred? 8/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent **MERRILLVILLE** Indiana 46411 Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? **V** 001 Collection; Collecting for **✓** No ORIGINAL CREDITOR: Other. Specify MEDICAL PAYMENT DATA Yes direct tv \$400.00 Last 4 digits of account number Nonpriority Creditor's Name P.O.Box 9001069 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Louisville Kentucky 40290 State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Cable bills Is the claim subject to offset? **✓** No

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 27 of 74

Debtor 1 Jasmine **Jenkins** Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 ECMC \$9,500.00 Last 4 digits of account number Nonpriority Creditor's Name 101 E FIFTH ST STE 2400 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAINT PAUL 55101 Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ✓ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.11 Illinois Tollway \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Downers Grove Illinois 60515 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify _ Tollway violations Is the claim subject to offset? **✓** No Yes 4.12 Island Terrace Apartments \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name 6430 S Stony Island When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60637 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify Judgment entered for back rent Is the claim subject to offset? **✓** No

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 28 of 74

Debtor 1 Jasmine **Jenkins** Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Nicor Gas \$300.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5407 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60197 Carol Stream City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Gas bill Is the claim subject to offset? **✓** No Yes 4.14 Peoples Gas \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify Gas bill Is the claim subject to offset? **✓** No Yes 4.15 PLS - Bankruptcy \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name 800 Jorie Blvd 2nd Floor When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oak Brook Illinois 60523 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ Other. Specify Payday loan Is the claim subject to offset? **✓** No

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 29 of 74

Debtor 1 Jasmine **Jenkins** Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 PROFESSIONAL CREDIT SE \$347.00 Last 4 digits of account number Nonpriority Creditor's Name 400 INTERNATIONAL WAY When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent **SPRINGFIELD** 97477 Oregon Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Is the claim subject to offset? 001 Collection; Collecting for **✓** No ORIGINAL CREDITOR: MEDICAL PAYMENT DATA; ___ Yes **CHAPTER 13** Other. Specify 4.17 Sprint \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Missouri 64121 Kansas City City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Cellular bills ✓ Other. Specify Is the claim subject to offset? **✓** No Yes 4.18 TCF Bank \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 919 Estes Court When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60193 <u>Schaumburg</u> City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ✓ Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Insufficient funds fees Is the claim subject to offset? **✓** No

| Yes

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 30 of 74

Debtor 1	Jasmine	S	Jenkins	Case number (if known)				
	First Name	Middle Name	Last Name					
Part 2:	Your NONPRIORITY Ur	nsecured Claims -	Continuation Page					
	After listing any entries on the	is page, number them	beginning with 4.5, follo	owed by 4.6, and so forth.	Total claim			
	T-Mobile		Last 4 digits	s of account number	\$600.00			
	Nonpriority Creditor's Name PO Box 53410		When was t	When was the debt incurred?				
_	Number Street		Which was t	ine dest mounted.				
			As of the da	te you file, the claim is: Check all that apply.				
-			Continge	ent				
Е	Bellevue Wasł	Washington 98015 State Zip Code	Unliquid	lated				
(City State		e Disputed	d				
The state of the s	Who incurred the debt? Che	ck one.	Type of NO	NPRIORITY unsecured claim:				
Ī	Debtor 2 only			loans				
į	Debtor 1 and Debtor 2 only At least one of the debtors and another			Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
				pension or profit-sharing plans, and other simil	ar			
Ī	Check if this claim relates	s to a community debt		portion of profit sharing plane, and other similar	u			
ī	s the claim subject to offset	?	✓ Other. S	Specify Cellular phone				
I	✓ No							
i	Yes							

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 31 of 74

Debtor 1 Jenkins **Jasmine** Case number (if known) First Name Add the Amounts for Each Type of Unsecured Claim Part 4: Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. 6c. Claims for death or personal injury while you were \$0.00 intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that 6d. amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$9,500.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or \$0.00 divorce that you did not report as priority claims

\$15,654.00

\$25,154.00

6j.

6h. Debts to pension or profit-sharing plans, and other similar 6h.

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

Entered 10/27/16 16:10:20 Desc Main Case 16-34357 Doc 1 Filed 10/27/16 Page 32 of 74 Document

Schedu	ule G: Execut	tory Contract	s and Unexpired Leases	12/
Official	Form 106G			Check if this is a amended filing
(If known)				Charle if their is a
Case number			(State)	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
	ng) First Name	Middle Name	Last Name	
Debtor 2	riisi Name	Middle Name	Last Name	
Debtor 1	Jasmine First Name	S Middle Name	Jenkins Leat Name	
Fill in this info	rmation to identify your cas	se:		

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. D	o you have any executory contracts or unexpired leases?
~	No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
Г	Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 33 of 74

Fill in this in	nformation to identify your	case:		
Debtor 1	Jasmine	S	Jenkins	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if	filing) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the	e: Northern	District of Illinois	
			(State)	
Case numb (If known)	er			
()				Check if this is an
				amended filing
Officia	al Form 106H			
		_		
Sched	lule H: Your (Codebtors		12/15
Z. Within Idaho, I	the last 8 years, have you Louisiana, Nevada, New Moo. Go to line 3.	If you are filing a joint case, do ou lived in a community pro lexico, Puerto Rico, Texas, Wa er spouse, or legal equivalent li	perty state or territory? (0	odebtor.) community property states and territories include Arizona, California,
Ē		ity state or territory did you live?	? Fill	n the name and current address of that person.
	Name of your spouse	e, former spouse, or legal equi	valent	<u> </u>
	Number Street			_
	City	State	Zip Code	<u> </u>
again a	as a codebtor only if tha	t person is a guarantor or co	osigner. Make sure you ha	vour spouse is filing with you. List the person shown in line 2 ve listed the creditor on <i>Schedule D</i> (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 34 of 74

			9	
Fill in this information to identif	y your case:			
Debtor 1 Jasmine	S	Jenkins		
First Name	Middle Name	Last Name		Check if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name	 -	An amended filing
				A supplement showing post-petition chapter 1
United States Bankruptcy Court for the:	Northern	District of Illinois (State)		expenses as of the following date:
Case number		(Glate)		
(If known)				MM / DD / YYYY
Official Form 106I				
Schedule I: Your Inc	come			12/1:
Part 1: Describe Employme		(if known). An	swer every ques	stion.
Fill in your employment information		Debtor 1		Debtor 2
information.	Employment status	✓ Employed		Employed
If you have more than one job,		Not Employe	ed	Not Employed
attach a separate page with	On any office			
information about additional employers.	Occupation	Self-employmen	L	
	Employer's name			
Include part time, seasonal, or	Employer's address	Number Street		Number Street
self-employed work.		Number Street		Number Street
Occupation may include				 -
student				· · · · · · · · · · · · · · · · · · ·
or homemaker, if it applies.		City	State Zip Co	de City State Zip Code
		Gity	State Zip Co	de City State Zip Code
	How long employed there?			
Part 2: Give Details About	Monthly Income			
Estimate monthly income as of the	date you file this form. If you	uhave nothing to re	port for any line, write	\$0 in the space. Include your non-filing spouse unless
you are separated.		2	portion any mio, mio	to in the space, include your nervilling operate annexe
If you or your non-filing spouse have m attach a separate sheet to this form.	ore than one employer, combin	e the information fo	r all employers for that	person on the lines below. If you need more space,
ацаон а ѕерагате ѕпеет то тыѕ тогт.			For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sala deductions.) If not paid monthly, c			\$0	0.00
Estimate and list monthly over	, ,	3.	+ \$0	0.00

4. Calculate gross income. Add line 2 + line 3.

\$0.00

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 35 of 74

Debtor	1 Jasmine First Name	S Middle Name	Jenkins Last Name	Case numbe	er (if known)		
	riistivanio	Widdle Hallie	Lust Hume	For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		→ 4.	\$0.00		1	
	all payroll ded						
		and Social Security deductions	5a.	\$0.00			
		ntributions for retirement plans	5b.	\$0.00			
	•	tributions for retirement plans	5c.	\$0.00			
	•	yments of retirement fund loans	5d.	\$0.00			
	nsurance	ymonio or romoniom rana ioano	5e.	\$0.00			
		port obligations	5f.	\$0.00			
		ort obligations					
_	Union dues	ons. Specify:	5g.	\$0.00			
					+		
6. Add +5h.	tne payroli de	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5	if + 5g 6.	\$0.00			
7. Calc	ulate total mor	nthly take-home pay. Subtract line 6 from line	4. 7.	\$0.00			
8. List	all other incom	ne regularly received:					
	business, prof	om rental property and from operating a ession, or farm ent for each property and business showing gro	OSS				
		y and necessary business expenses, and the to		\$1,560.00			
8b. l	nterest and di	ividends	8b.	\$0.00			
	Family suppor dependent reg	t payments that you, a non-filing spouse, oularly receive	or a				
		spousal support, child support, maintenance, ent, and property settlement.	8c.	\$0.00			
8d.	Unemploymen	t compensation	8d.	\$0.00			
8e. 9	Social Security	,	8e.	\$0.00			
lı a tl	nclude cash ass assistance that y	ent assistance that you regularly receive istance and the value (if known) of any non-cas ou receive, such as food stamps (benefits unde al Nutrition Assistance Program) or housing					
5	Specify: Food A	ssistance Programs Income	8f.	\$925.00			
8g.	Pension or ret	irement income	8g.	\$0.00			
8h. (Other monthly	income. Specify:	8h.	+ \$0.00	+		
9. Add	all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	+ 8h. 9.	\$2,485.00]	
		income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10. Douse	\$2,485.00	+	=	\$2,485.00
Inclu rela	ude contributions tives.	rular contributions to the expenses that yo s from an unmarried partner, members of your hamounts already included in lines 2-10 or amounts	nousehold, your o	dependents, your roommat			
Spe						11. +	\$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Sui				12.	\$2,485.00
							Combined monthly income
13. Do	you expect an	increase or decrease within the year after y	ou file this forn	1?			
✓	No.						
	Yes. Explain:						
	1						

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 36 of 74

Fill in this inform	nation to identify	your case:			
Debtor 1	Jasmine	S	Jenkins		
200.01	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name	Check if this is:	
	ankruptcy Court		District of Illinois	An amended filin	
Office States D	ankrupicy Court	ior the. <u>Northern</u>	(State)	expenses as of the	owing post-petition chapter 13 ne following date:
Case number (If known)				MM / DD / YYYY	,
Official F	orm 10	6J	_	141111	
		r Expenses			12/15
Be as complete information. If n (if known). Answ	and accurate a nore space is n wer every quest	is possible. If two married people are seeded, attach another sheet to this to			
Part 1: Desc		ousenoia			
1. Is this a join					
✓ No. Go	to line 2				
Yes. Do	es Debtor 2 live	e in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Expens	ses for Separate Household of Debte	or 2.	
2. Do you have dependents?	•	☐ No			
Do not list De Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 4 years	Does dependent live with you?
			Child	4 years	✓ Yes. No. Yes.
			Child	5 years	No.
			Child	7 years	✓ Yes. No.
			O I III O	<u>r yeare</u>	Yes.
			Child	9 years	No. ✓ Yes.
3. Do your exp	enses include people other	✓ No			
than		Yes			
yourself and dependents					
Part 2: Estin	nate Your On	igoing Monthly Expenses			
_	f a date after th	f your bankruptcy filing date unless yee bankruptcy is filed. If this is a sup		•	-
		ch non-cash government assistance cluded it on Schedule I: Your Income			Your expenses
	or home owners the ground or lo	ship expenses for your residence. Ind t. 4.	clude first mortgage payments and		\$188.00
If not inclu	uded in line 4:				
4a. Real es	tate taxes				4a \$0.00
		or renter's insurance			4b. \$0.00
			chedule J: Your Expenses		4c. <u>page 1</u> \$0.00
4d. Homeo	wner's association	on or condominium dues			4d. \$0.00

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 37 of 74

Case number (if known)

Jenkins

Debtor 1

Jasmine

First Name Middle Name Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$295.00 6a. 6b. Water, sewer, garbage collection \$80.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$100.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$1,150.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning 9. \$50.00 10. Personal care products and services 10. \$45.00 11. Medical and dental expenses \$25.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$300.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance 15c \$70.00 15d. Other insurance. Specify: ___ 15d \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20h 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 38 of 74

Debtor 1	Jasmine	S	Jenkins	Case number (if known)		
	First Name	Middle Name	Last Name			
21.Other	. Specify:				21	\$0.00
22. Calcu	late your monthly expenses					\$2,303.00
22a. A	add lines 4 through 21.					\$0.00
22b. C	Copy line 22 (monthly expenses		\$2,303.00			
22c. A	dd line 22a and 22b. The result		22.			
23.Calcu	late your monthly net incom	e.				
23a. C	Copy line 12 (your combined mo	onthly income) from Sch	nedule I.		23a	\$2,485.00
23b. C	Copy your monthly expenses from		23b	\$2,303.00		
23c. S	Subtract your monthly expenses	from your monthly incor	me.			\$182.00
•	The result is your monthly net in	ncome.			23c	<u></u> _
24. Do vo	ou expect an increase or dec	rease in vour expens	es within the vear after vou	ı file this form?		
	•	,				
	example, do you expect to finish gage payment to increase or de		, , ,			
√ N	No					
	⁄es					
ш,	C S					
	Explain here:					

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 39 of 74

Fill in this information to identify your case:								
Debtor 1	Jasmine	S	Jenkins					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing	^{ng)} First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the:	Northern	District of Illinois					
Case number (If known)			(State)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary a	nd schedules filed with this declaration and							
	that they are true and correct.								
X	/s/ Jasmine Jenkins	x							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 10/27/2016	Date							
	MM/DD/YYYY	MM/DD/YYYY							

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 40 of 74

Debtor 1	Jasmine	S	Jenkins
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing	ng) First Name	Middle Name	Last Name
United States	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

Check if this is an amended filing

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before								
What is your cur	rent marital s	tatus?						
Married✓ Not married								
During the last 3	years, have y	ou lived anywher	e other than where you live	now?				
No✓ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.								
Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there	
			Same a	Same as Debtor 1		Same as Debtor 1		
7737 S. Yates Blvd		From	N Oto	1		From		
Number Stree	Number Street		To	Number Street			To	
Chicago	Illinois	60649						
City	State	Zip Code		City	State	Zip Code		
				Same a	as Debtor 1		Same as Debtor 1	
Number Stree	et .		From	Number Str	reet		From	
			To				To	
City	State	Zip Code		City	State	Zip Code		
erritories include Ari	izona, Californi	a, Idaho, Louisian	a, Nevada, New Mexico, Pue				ommunity property states and	
	What is your cur Married Not married During the last 3 No Yes. List all of Debtor 1: 7737 S. Yates Number Street Chicago City Number Street City Vithin the last 8 yeserritories include Are	What is your current marital s Married Not married During the last 3 years, have you No Yes. List all of the places you Debtor 1: 7737 S. Yates Blvd Number Street Chicago Illinois City State Number Street City State Within the last 8 years, did you experitories include Arizona, Californic	What is your current marital status? Married Not married During the last 3 years, have you lived anywher No Yes. List all of the places you lived in the last 3 y Debtor 1: 7737 S. Yates Blvd Number Street Chicago Illinois 60649 City State Zip Code Number Street City State Zip Code Within the last 8 years, did you ever live with a speritories include Arizona, California, Idaho, Louisians No	What is your current marital status? Married Not married During the last 3 years, have you lived anywhere other than where you lived No Yes. List all of the places you lived in the last 3 years. Do not include where y Debtor 1: Dates Debtor 1 lived there 7737 S. Yates Blvd Number Street From To Chicago Illinois 60649 City State Zip Code Number Street From To City State Zip Code Within the last 8 years, did you ever live with a spouse or legal equivalent in parritories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerley To the street include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerley Dates Debtor 1 lived there is serviced in the last 8 years, did you ever live with a spouse or legal equivalent in parritories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerley To the last 8 years, did you ever live with a spouse or legal equivalent in parritories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerley To the last 8 years, did you ever live with a spouse or legal equivalent in parritories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerley To the last 8 years, did you ever live with a spouse or legal equivalent in parritories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerley To the last 8 years, did you ever live with a spouse or legal equivalent in parritories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerley To the last 8 years, did you ever live with a spouse or legal equivalent in parritories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerley To the last 8 years, did you ever live with a spouse or legal equivalent in parritories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerley To the last 8 years, did you ever live with a spouse or legal equivalent in parritories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerley To the last 8 years, did you ever live wi	What is your current marital status? Married Not married Not married No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived there Dates Debtor 1 lived there Same a Number Street To Number Street Number Street Number Street Number Street Number Street Number Street Same a Number Street Number S	What is your current marital status? Married Not married During the last 3 years, have you lived anywhere other than where you live now? No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1:	What is your current marital status? Married Not married	

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 41 of 74

Debto	or 1		Jenk e Name Last i	kins Case nu Name	umber (if known)		
				vanie			
Part 2		Explain the Sources of Your					
F	Fill i	you have any income from employn n the total amount of income you receiv ities. If you are filing a joint case and yo No Yes. Fill in the details.	red from all jobs and all busi	nesses, including part-time		ears?	
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
		rom January 1 of current year until ne date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business		
		or last calendar year: lanuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business		
	For the calendar year before that: (January 1 to December 31, 2014) YYYYY		Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business		
In be ca	ncludene ase	you receive any other income during de income regardless of whether that in fit payments; pensions; rental income; i and you have income that you received each source and the gross income from No Yes. Fill in the details.	come is taxable. Examples nterest; dividends; money c together, list it only once un	of other income are alimony; chi ollected from lawsuits; royalties; der Debtor 1.	and gambling and lottery winn		
Ľ	_	res. I iii iii ule details.	Debtor 1		Debtor 2		
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
		From January 1 of current year until he date you filed for bankruptcy:	Est. YTD LINK	\$9,250.00			
	For last calendar year: (January 1 to December 31,		Est. 2015 LINK	\$11,100.00			
		For the calendar year before that: January 1 to December 31, 2014) YYYY	Est. 2014 LINK	\$11,100.00			

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 42 of 74

otor 1	Jasmine First Name		S Middle Name	Jenkins Last Name	Case numl	per (if known)			
t 3:	List Certai	in Paymen	its You Made E	Before You Filed for	Bankruptcy				
Aro (oithar Dahtar	1's or Dobte	or 2's dobts prima	arily consumer debts?					
	No. Neither I	Debtor 1 nor	•	marily consumer debts. (Consumer debts are defined	in 11 U.S.C. § 101(8) as "inc	curred by an individual		
					editor a total of \$6,425* or mo	ore?			
	_	Go to line 7.	5.5 yeaea .e. za.	aproy, a.a you pay any on	ound: a total of \$6, 120 of 111				
Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.									
* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.									
Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.									
	During th	e 90 days bel	ore you filed for bar	nkruptcy, did you pay any cr	editor a total of \$600 or more	?			
	✓ No. (Go to line 7.							
Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.									
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for		
	Creditor's Na	me				·	Mortgage Car		
	Number Stree	et					Credit card Loan repayment		
	City	State	Zip Code				Suppliers or vendors Other		
	Creditor's Na	me					☐ Mortgage ☐ Car		
	Number Stree	et					Credit card Loan repayment Suppliers or		
	City	State	Zip Code				vendors Other		
	Creditor's Na	me					☐ Mortgage ☐ Car		
	Number Stree	et					Credit card Loan repayment		
	City	State	Zip Code				Suppliers or vendors		

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 43 of 74

Debtor 1	Jasmine		S	Jei	nkins	Case number (if known)
	First Name		Middle Name		t Name		
Insi corp age suc	ders include your reporations of which yent, including one for has child support a	elatives; any you are an o or a business	general partners; fficer, director, pe	relatives of any grown in control, or	owner of 20% or mo	tnerships of which y are of their voting se	ho was an insider? You are a general partner; Curities; and any managing You stic support obligations,
✓	No						
	Yes. List all paym	ents to an in	sider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
		Oldio					
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	hin 1 year before der? ude payments on d No Yes. List all payme	ebts guarant	eed or cosigned b		payments or trans	fer any property o	n account of a debt that benefited an
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
	-						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	- ity	Julio	21p 0000				

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 44 of 74

Deb	tor 1	Jasmine First Name	S Mid	dle Name	Jenkins Last Name		Case number (if i	known)	_
art	4:	Identify Legal	Actions, Rep	ossessions	s, and Foreclosure	·s			
).	With List a	in 1 year before yo	ou filed for bankı	uptcy, were y	ou a party in any laws	uit, court actio			ng? r custody modifications, and
		No Yes. Fill in the detail	s.						
				Natu	re of the case	Court or a	agency		Status of the case
		Case title				Court Nan	ne		Pending On appeal
		Case number				NumberSt	reet		Concluded
						City	State	Zip Code	
		Case title		_		Court Nan	ne		Pending On appeal
		Case number				NumberSt	reet		Concluded
						City	State	Zip Code	
		Yes. Fill in the info	mation below.		Describe the prop	erty		Date	Value of the property
		Creditor's Name							
		Number Street			Explain what happ	ened			
					Property was re	reclosed.			
		City	State 2	Zip Code	Property was g		or levied.		
				·	Describe the prop	erty		Date	Value of the property
		Creditor's Name							
		Number Street			Explain what happ	ened			
					Property was re Property was fo				
		City	Ctata	Zin Cod-	Property was g		on lovin -		
		City	State	Zip Code	Property was at	tached, seized,	or levied.		

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 45 of 74

Deb	otor 1	Jasmine First Name	S Middle Name	Jenkins Last Name	Case number (if known)		
11.			u filed for bankruptcy, did ke a payment because you		ank or financial institution, se	t off any amour	nts from your
	✓ No Yes. Fill in the details.						
				Describe the action th		Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account r	number: XXXX-		
		City Si	tate Zip Code				
12.			filed for bankruptcy, was a stodian, or another official'		possession of an assignee for	the benefit of o	creditors, a court-
	✓	No Yes					
Par	t 5:	List Certain Gifts	and Contributions				
13.	Wi	thin 2 years before yo	ou filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 p	er person?	
	✓	No Yes. Fill in the details	for each gift.				
			ue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You	Gave the Gift				
		Number Street					
		City S Person's relationship	tate Zip Code to you				
		Person to Whom You	Gave the Gift				
		Number Street					
		City Si Person's relationship	tate Zip Code to you				

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 46 of 74

Deb	tor 1	Jasmine First Name	S Middle Name	Jenkins Last Name	Case number (if known)		
14.	Wit	hin 2 years hefore you fi	iled for hankruntey did	you give any gifts or contrib	outions with a total value of	more than \$600	to any charity?
1-7.		No	nea for bankruptcy, aid	you give any gires or continu	duons with a total value of	more than \$000	io arry criarity:
	Ė	Yes. Fill in the details for	each gift or contribution.				
		Gifts or contributions that total more than \$6		Describe what you cont	ributed	Date you contributed	Value
				_			
		Charity's Name					
				•			
		Number Street		•			
		City State	e Zip Code	-			
Part	6:	List Certain Losses	i				
15.		nn 1 year before you file ibling? No Yes. Fill in the details. Describe the property you how the loss occurred		Describe any insurance	coverage for the loss surance has paid. List	Date of your loss	Value of property lost
				pending insurance claims A/B: Property.	on line 33 of Schedule		
		ut seeking bankruptcy o de any attorneys, bankrup No Yes. Fill in the details.		cy petition? credit counseling agencies for	services required in your ban	kruptcy.	
				Description and value of transferred	f any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 400.00		10/19/2016	\$400.00
		Person Who Was Paid					
		Number Street	;				
		Chicago	in 60642				
		Chicago Illinoi City State					
		Email or website address	5				
		Person Who Made the Pa	ayment, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	e Zip Code				
		Email or website address	3				
		Person Who Made the Pa	ayment, if Not You				

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 47 of 74

Deb	tor 1	Jasmine	S	Jenkins	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed for you deal with your creditors not include any payment or trans No Yes. Fill in the details.	or to make payments		ehalf pay or transfer	any property to any	one who promised to
	Ш	res. Fill in the details.				_	
				Description and value of any partransferred	property		Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zin Codo				
		City State	Zip Code				
		ude both outright transfers and to sfers that you have already listed No Yes. Fill in the details.		rity (such as the granting of a secu			Do not include gifts and
				Description and value of any property transferred		y property or eceived or debts pa	Date id transfer was made
		Person Who Received Transfe	er er				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Transfe	er				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.		hin 10 years before you filed ese are often called asset-protec		u transfer any property to a self	settled trust or simil	ar device of which	you are a beneficiary?
	Y	No Yes. Fill in the details.					
	Ц	res. Fill ill the detalls.		Description and value of the	property transferred		Date transfer was made
		Name of trust					

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 48 of 74

Debto	or 1	Jasmine First Name	S Middle Name	Jenkins Last Name	Case number (if known)	
Part 8	3-			struments, Safe Deposit Bo	oxes, and Storage Units	
20.	With mov Inclu	nin 1 year before you filed for I	oankruptcy, we	ere any financial accounts or inst	truments held in your name, or for your benefit, psit; shares in banks, credit unions, brokerage house	
	✓	No Yes. Fill in the details.				
				Last 4 digits of account number	Type of account or instrument account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		_ XXXX-	Checking Savings	
		Number Street		_	Money market Brokerage Other	
		City State	Zip Code	_		
		Person Who Was Paid		_ XXXX-	Checking Savings	
		Number Street		-	Money market Brokerage	
		City State	Zip Code	_	Other	
	_	er valuables? No Yes. Fill in the details.		Who else had access to it?	Describe the contents	Do you still have it?
		Name of Financial Institution		Name		□ No
		Number Street		Number Street		Yes Yes
				City State Zip	o Code	
		City State	Zip Code			
		No Yes. Fill in the details.	age unit or pia	ace otner than your nome within	1 year before you filed for bankruptcy?	
•				Who else had access to it?	Describe the contents	Do you still have it?
		Name of Storage Facility		Name		□ No
		Number Street		Number Street		Yes
		City State	Zip Code	City State Zip	o Code	

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 49 of 74

btor 1	Jasmine S	Jenkins Case number (if known)		
	First Name Middle Name	Last Name		
+ O.	Identify Property You Hold or Conf	tral for Samaana Elsa		
rt 9:	identify Property fou Hold of Com	tion for Someone Lise		
Da	very held as control any property that come	and also assess Inalised and premarks year barranted from any attaining for an hald	in twent for	
		one else owns? Include any property you borrowed from, are storing for, or hold	in trust for	
someone.				
	No			
H				
Ш	Yes. Fill in the details.			
		Where is the property? Describe the contents	Value	
	Owner's Name	Number Street		
	Number Street	· -		
		0		
		City State Zip Code		
	City State Zip Code			
	City State Zip Code			
t 10:	Give Details About Environmental	Information		
	5.70 Dotailo About Elivirolimelita	· momation		
the r	ourpose of Part 10, the following definitions apply	y:		
		•		
	•	ocal statute or regulation concerning pollution, contamination, releases of		
		ial into the air, land, soil, surface water, groundwater, or other medium,		
ir	ncluding statutes or regulations controlling the c	cleanup of these substances, wastes, or material.		
_ (Cita magna any logotion facility or property as de	stinged under any any irranmental law subather you have our approach as stilling it		
		ofined under any environmental law, whether you now own, operate, or utilize it		
O	r used to own, operate, or utilize it, including dis	sposai sites.		
■ <i>F</i>	Hazardous material means anything an environm	nental law defines as a hazardous waste. hazardous substance.		
	, ,	nental law defines as a hazardous waste, hazardous substance,		
	Hazardous material means anything an environmoxic substance, hazardous material, pollutant, co			
to	oxic substance, hazardous material, pollutant, co	ontaminant, or similar term.		
to	, ,	ontaminant, or similar term.		
to eport a	oxic substance, hazardous material, pollutant, co	ontaminant, or similar term. now about, regardless of when they occurred.	•	
to eport a	oxic substance, hazardous material, pollutant, co	ontaminant, or similar term.	?	
to port a	oxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you	ontaminant, or similar term. now about, regardless of when they occurred.	?	
to port a	oxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you ho	ontaminant, or similar term. now about, regardless of when they occurred.	?	
to port a	oxic substance, hazardous material, pollutant, could notice, releases, and proceedings that you know any governmental unit notified you that you	ontaminant, or similar term. now about, regardless of when they occurred. ou may be liable or potentially liable under or in violation of an environmental law	?	
to port a	oxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you ho	ontaminant, or similar term. now about, regardless of when they occurred.	Date of	
to port a	oxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you ho	ontaminant, or similar term. now about, regardless of when they occurred. ou may be liable or potentially liable under or in violation of an environmental law		
to port a	oxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you ho	ontaminant, or similar term. now about, regardless of when they occurred. ou may be liable or potentially liable under or in violation of an environmental law	Date of	
to port a	oxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you have not seen	ontaminant, or similar term. now about, regardless of when they occurred. ou may be liable or potentially liable under or in violation of an environmental law Governmental unit Environmental law, if you know it	Date of	
to port a	oxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you ho	ontaminant, or similar term. now about, regardless of when they occurred. ou may be liable or potentially liable under or in violation of an environmental law	Date of	
to port a	oxic substance, hazardous material, pollutant, or all notices, releases, and proceedings that you know any governmental unit notified you that you have not seen	ontaminant, or similar term. now about, regardless of when they occurred. ou may be liable or potentially liable under or in violation of an environmental law Governmental unit Environmental law, if you know it	Date of	
to port a	oxic substance, hazardous material, pollutant, control substance, hazardous material, pollutant, control substance, releases, and proceedings that you know any governmental unit notified you that you have substance. No Yes. Fill in the details.	contaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Environmental law, if you know it	Date of	
to port a	oxic substance, hazardous material, pollutant, control substance, hazardous material, pollutant, control substance, releases, and proceedings that you know any governmental unit notified you that you have substance. No Yes. Fill in the details.	contaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street	Date of	
to port a	oxic substance, hazardous material, pollutant, control substance, hazardous material, pollutant, control substance, releases, and proceedings that you know any governmental unit notified you that you have substance. No Yes. Fill in the details.	contaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Environmental law, if you know it	Date of	
to port a	oxic substance, hazardous material, pollutant, con all notices, releases, and proceedings that you know a sany governmental unit notified you that you have the sany governmental unit notified you that you have sany governmental unit notified you have	contaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street	Date of	
to port a	oxic substance, hazardous material, pollutant, control substance, hazardous material, pollutant, control substance, releases, and proceedings that you know any governmental unit notified you that you have substance. No Yes. Fill in the details.	contaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street	Date of	
to	oxic substance, hazardous material, pollutant, could notices, releases, and proceedings that you know any governmental unit notified you that you have the same of site. Name of site. Number Street. City State Zip Code.	contaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code	Date of	
to port a	oxic substance, hazardous material, pollutant, con all notices, releases, and proceedings that you know a sany governmental unit notified you that you have the sany governmental unit notified you that you have sany governmental unit notified you have	contaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code	Date of	
to	oxic substance, hazardous material, pollutant, could notices, releases, and proceedings that you know any governmental unit notified you that you have any governmental unit notified you that you have you. No Yes. Fill in the details. Name of site Number Street City State Zip Code Ye you notified any governmental unit of any	contaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code	Date of	
to	oxic substance, hazardous material, pollutant, could notices, releases, and proceedings that you know any governmental unit notified you that you have any governmental unit notified you that you have any governmental unit notified you that you have any governmental unit you have any governmental unit of any have you notified any governmental unit of any have a substance of the pollutant, or all notices, releases, and proceedings that you know any governmental unit you know any governmental u	contaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code	Date of	
to	oxic substance, hazardous material, pollutant, could notices, releases, and proceedings that you know any governmental unit notified you that you have any governmental unit notified you that you have you. No Yes. Fill in the details. Name of site Number Street City State Zip Code Ye you notified any governmental unit of any	contaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code	Date of	
to	oxic substance, hazardous material, pollutant, could notices, releases, and proceedings that you know any governmental unit notified you that you have any governmental unit notified you that you have any governmental unit notified you that you have any governmental unit you have any governmental unit of any have you notified any governmental unit of any have a substance of the pollutant, or all notices, releases, and proceedings that you know any governmental unit you know any governmental u	contaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code	Date of	
to port a	oxic substance, hazardous material, pollutant, could notices, releases, and proceedings that you know any governmental unit notified you that you have any governmental unit notified you that you have any governmental unit notified you that you have any governmental unit you have any governmental unit of any have you notified any governmental unit of any have a substance of the pollutant, or all notices, releases, and proceedings that you know any governmental unit you know any governmental u	ontaminant, or similar term. now about, regardless of when they occurred. ou may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code y release of hazardous material?	Date of notice	
to port a	oxic substance, hazardous material, pollutant, could notices, releases, and proceedings that you know any governmental unit notified you that you have any governmental unit notified you that you have any governmental unit notified you that you have any governmental unit you have any governmental unit of any have you notified any governmental unit of any have a substance of the pollutant, or all notices, releases, and proceedings that you know any governmental unit you know any governmental u	ontaminant, or similar term. now about, regardless of when they occurred. ou may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code y release of hazardous material?	Date of notice	
to port a	oxic substance, hazardous material, pollutant, control all notices, releases, and proceedings that you know any governmental unit notified you that you have the same governmental unit notified you that you have the same governmental in the details. No Yes. Fill in the details. Name of site Number Street City State Zip Code Ye you notified any governmental unit of any No Yes. Fill in the details.	ontaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code Governmental unit Environmental law, if you know it Environmental law, if you know it Environmental law, if you know it	Date of notice	
to port a	oxic substance, hazardous material, pollutant, could notices, releases, and proceedings that you know any governmental unit notified you that you have any governmental unit notified you that you have any governmental unit notified you that you have any governmental unit you have any governmental unit of any have you notified any governmental unit of any have a substance of the pollutant, or all notices, releases, and proceedings that you know any governmental unit you know any governmental u	ontaminant, or similar term. now about, regardless of when they occurred. ou may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code y release of hazardous material?	Date of notice	
to port a	oxic substance, hazardous material, pollutant, control and notices, releases, and proceedings that you know any governmental unit notified you that you have the same governmental unit notified you that you have the same governmental in the details. No Yes. Fill in the details. Name of site To you notified any governmental unit of any have you notified any governmental unit of any have you not site. No Yes. Fill in the details.	ontaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code Under the province of the province	Date of notice	
to	oxic substance, hazardous material, pollutant, control all notices, releases, and proceedings that you know any governmental unit notified you that you have the same governmental unit notified you that you have the same governmental in the details. No Yes. Fill in the details. Name of site Number Street City State Zip Code Ye you notified any governmental unit of any No Yes. Fill in the details.	ontaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code Governmental unit Environmental law, if you know it Environmental law, if you know it Environmental law, if you know it	Date of notice	
to	oxic substance, hazardous material, pollutant, control and notices, releases, and proceedings that you know any governmental unit notified you that you have the same governmental unit notified you that you have the same governmental in the details. No Yes. Fill in the details. Name of site To you notified any governmental unit of any have you notified any governmental unit of any have you not site. No Yes. Fill in the details.	ontaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code Under or in violation of an environmental law Environmental law, if you know it Environmental law, if you know it Environmental law, if you know it Governmental unit Governmental unit Governmental unit Governmental unit Number Street	Date of notice	
to port a	oxic substance, hazardous material, pollutant, control and notices, releases, and proceedings that you know any governmental unit notified you that you have the same governmental unit notified you that you have the same governmental in the details. No Yes. Fill in the details. Name of site To you notified any governmental unit of any have you notified any governmental unit of any have you not site. No Yes. Fill in the details.	ontaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code Under the province of the province	Date of notice	
to the point a	oxic substance, hazardous material, pollutant, control and notices, releases, and proceedings that you know any governmental unit notified you that you have the same governmental unit notified you that you have the same governmental in the details. No Yes. Fill in the details. Name of site To you notified any governmental unit of any have you notified any governmental unit of any have you not site. No Yes. Fill in the details.	ontaminant, or similar term. now about, regardless of when they occurred. Du may be liable or potentially liable under or in violation of an environmental law Governmental unit Governmental unit Number Street City State Zip Code Under or in violation of an environmental law Environmental law, if you know it Environmental law, if you know it Environmental law, if you know it Governmental unit Governmental unit Governmental unit Governmental unit Number Street	Date of notice	

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 50 of 74

Deb	tor 1	Jasmine		S	Jenkins	Case	number (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e vou been a narty	in any judio	ial or administra	ative proceeding under	any environment	al law? Include settlements and order	s
20.	- I I I I	e you been a party	in any judic	iai oi aaiiiiiisii e	ative proceeding under	arry errymonnieria	ariaw: meidde settlements and order	J.
	$\overline{\mathbf{A}}$	No						
		Yes. Fill in the deta	ils.					
					Court or agency		Nature of the case	Status of the
								case
		Case title						□ Donding
					Court Name			Pending
					Court Name			On appeal
		Case number			Number Street			
								Concluded
					City State	Zip Code		
		la						
Part	111:	Give Details A	bout Your	Business or	Connections to Ar	ny Business		
27	\A/;4L	sin 4 voore before	vou filad for	bankruntav did	vou own a business or	have any of the f	allowing connections to any business	.2
27.	VVITI	nin 4 years before	you filed for	bankruptcy, did	you own a business or	nave any of the fo	ollowing connections to any business	5 <i>f</i>
		A sole propriet	or or self-emp	oloyed in a trade,	profession, or other activit	y, either full-time o	r part-time	
				-) or limited liability partner		•	
		A partner in a		., company (==c)	, or miniou nation, pararer	op (==.)		
		= '		aina avaautiva of	a corporation			
				ging executive of				
		An owner of at	least 5% of t	ne voting or equity	y securities of a corporation	n		
	V	No. None of the abo	ove applies. G	o to Part 12.				
	П				s below for each business	i.		
	_				Describe the natu		s Employer Identification n	umber Do not
					Describe the nate	ire or the busines	include Social Security n	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
					Name of account	ant or bookkeepe	er	
		City	State	Zip Code	_		From To	
		•		·				
					December the sector			b D 1
					Describe the natu	ire of the busines	Employer Identification n include Social Security no	
								umber of film.
		Business Name			_		EIN:	
		Sacricoo Harrio						
		Number Street			_		Dates business existed	
		. tarribor Otrock			Name of account	ant or bookkeepe	er	
		City	State	Zip Code	_		From To	
		City	Sidit	Zip Code				
					Describe the natu	ire of the busines		
							include Social Security no	umber or ITIN.
					_		EIN:	
		Business Name						
		-			_		Dates business existed	
		Number Street			Name of account	ant or hookkeens		
						and or bookkeepe		
		City	State	Zip Code			From To	

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 51 of 74

Debtor 1			S	Jenkins	Case number (if known)
	First Name		Middle Name	Last Name	
	ithin 2 years beforeditors, or other pa		oankruptcy, did yo	ou give a financial statemer	nt to anyone about your business? Include all financial institutions,
✓	No Yes. Fill in the det	ails below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number Stree	t		_	
	City	State	Zip Code	_	
Part 12:	Sign Below				
	o.g. ze.e.				
				-	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with a
					ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	x _ /s	/ Jasmine Jenki	ns		x
	Signa	ature of Debtor 1			Signature of Debtor 2
	Date	10/27/2016			Date
Did	you attach addition	onal pages to Y	our Statement of	Financial Affairs for Individ	duals Filing for Bankruptcy (Official Form 107)?
✓	No				
	Yes				
Did	you pay or agree	to pay someon	e who is not an at	torney to help you fill out b	ankruptcy forms?
~	No				
一百	Yes. Name of person	on			Attach the Bankruptcy Petition Preparer's Notice,
					Declaration and Signature (Official Form 110)

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 52 of 74

B 203 (12/94)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re	Jasmine S Jenkins	Case No.	
_	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENSAT	TION OF ATTORNEY FOR	DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 that compensation paid to me within one year before the services rendered or to be rendered on behalf of the del is as follows:	e filing of the petition in bankruptcy, or agre	eed to be paid to me, for
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$400.00
	Balance Due		\$3,600.00
2.	The source of the compensation paid to me was:		
	Debtor Other (s	specify)	
3.	The source of the compensation paid to me is:		
	Debtor Other (s	specify)	
4.	I have not agreed to share the above-disclosed commembers and associates of my law firm.	npensation with any other person unless the	ey are
	I have agreed to share the above-disclosed compen members or associates of my law firm. A copy of the people sharing in the compensation, is attached.	ne agreement, together with a list of the na	
5.	In return for the above-disclosed fee, I have agreed to r a. Analysis of the debtor's financial situation, and re bankruptcy;		
	b. Preparation and filing of any petition, schedules,	statements of affairs and plan which may	be required;
	c. Representation of the debtor at the meeting of cr	editors and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor in adversary proces	edings and other contested bankruptcy mat	tters;
6.	By agreement with the debtor(s), the above-disclosed fe	ee does not include the following services:	
	CER	TIFICATION	
	I certify that the foregoing is a complete statement of any ne debtor(s) in this bankruptcy proceedings.	agreement or arrangement for payment to	o me for representation
	10/27/2016	/s/ Chris Pryor	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 54 of 74

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 55 of 74

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00 For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 57 of 74

- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor((s)	Attorney for Debtor(s)	
		/s/ Chris Pryor	
/s/ Jasr	mine Jenkins		
Signed:			
Date:	10/27/2016		

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
<u> </u>	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers.
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 62 of 74

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jenkins, Jasmine S.	Case No	Case No				
_	Debtor(s)						
		Chapter.	Chapter13				
	VERIFICATION OF CREDITOR MATRIX						
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge						
Date:	10/27/2016	/s/ Jenkins, Jasr	nine S.				
		Jenkins, Jasmin Signature of Del	e S.				

CUSTOM COLL SRVS INC 55 EAST 86TH AVE STE D MERRILLVILLE, IN 46411

PROFESSIONAL CREDIT SE 400 INTERNATIONAL WAY SPRINGFIELD , OR 97477

Six Days Auto Sales, Inc. 7349 South Western Avenue Chicago, IL 60636

ECMC PO Box 16408 Saint Paul , MN 55116

City of Chicago - Dep't of Revenue PO Box 88292 Chicago , IL 60608

City of Country Club Hills PO Box 7690 Carol Stream , IL 60197

Illinois Tollway PO Box 5544 Chicago , IL 60680

Peoples Gas 200 E. Randolph Chicago, IL 60601

Nicor Gas PO Box 5407 Carol Stream , IL 60197

Commonwealth Edison 3 Lincoln Ctr Attn: Bankruptcy Department Oakbrook Ter , IL 60181

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168 direct tv P O Box 5007 Carol Stream , IL 60197

AT&T PO Box 105262 Atlanta , GA 30348

T-Mobile P.O. Box 742596 Cincinnati , OH 45274

Sprint P O Box 629023 El Dorado Hills , CA 95762

Island Terrace Apartments 6430 S Stony Island Chicago , IL 60637

PLS - Bankruptcy 800 Jorie Blvd 2nd Floor Oak Brook , IL 60523

Bank of America Po Box 26078 Greensboro , NC 27420

CHASE PO Box 15298 Wilmington , DE 19850

TCF Bank 601 W 14th Street Chicago Heights , IL 60411

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 66 of 74

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 67 of 74

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00 For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 69 of 74

- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Attorney for Debtor(s)

Date:	10/19/2016
Signed:	
/s/ Jasn	nine Jenkins James Jehn
Debtor(s	s)

Do not sign if the fee amounts at top of this page are blank.

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 70 of 74

Debtor 1 Jasmine	S	Jenkins	Case number (if known)	}		
First Name Part 6: Answer These Qu	Middle Name	Last Name				
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid th	pter 7. Do you estimate th	nat after any exempt prop to distribute to unsecured	perty is excluded and administrative d creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	☐ 1,000-5,0 ☐ 5,001-10 ☐ 10,001-2	0,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?		\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
^{20.} How much do you estimate your liabilities to be?		\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below						
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
						I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Jasmine Jenkins Signature of Debtor 1	Sume Helis	Signature of De	ebtor 2		
SSSSS AND	Executed on10/19/20	016 DD / YYYY	Executed on			

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 71 of 74

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Jasmine	S	Jenkins	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	F' . 1 A I			
(opouse, ii iii ig)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
Official	Form 106De	:C		Check if this is amended filing
Declarat	ion About an	Individual Deb	tor's Schedules	12/
If two married	people are filing togethe	er, both are equally respo	onsible for supplying correc	t information.
money or prope	erty by fraud in connecti 1341, 1519, and 3571.	le bankruptcy schedules ion with a bankruptcy cas	or amended schedules. Ma se can result in fines up to s	king a false statement, concealing property, or obtaining \$250,000, or imprisonment for up to 20 years, or both. 18
Did you pa	ay or agree to pay some	one who is NOT an attorr	ney to help you fill out bank	ruptcy forms?
☑ No				
Yes. N	Name of person		Attach Bankruptcy P Signature (Official Fo	etition Preparer's Notice, Declaration, and vm 119).
Under pen that they a	alty of perjury, I declare	∍ that I have read the sun	nmary and schedules filed v	vith this declaration and

Signature of Debtor 2

MM/DD/YYYY

Date

/s/ Jasmine Jenkins
Signature of Debtor 1

Date 10/19/2016

MM/DD/YYYY

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 72 of 74

Debtor 1	Jasmine	S		Jenkins	Case number (if known)
	First Name	Mide	lle Name	Last Name	TO SECURE A SECURITION OF THE ANGLES AND PRODUCED AND PRODUCED AND ANGLES AND
28. Wit	editors, or other p	e you filed for ban arties.	kruptcy, did yo	u give a financial state	ment to anyone about your business? Include all financial institutions,
	No Yes. Fill in the de	etails below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number Street			-	
	City	State	Zip Code	-	
Part 12;	Sign Below				
a bar	nkruptcy case car ∵	n result in fines up	to \$250,000,	or imprisonment for up	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		ture of Debtor 1	1		Signature of Debtor 2
	Date	10/19/2016	V	V	Date
Did y	ou attach additio	nal pages to Your	Statement of I	inancial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
☑ ^	No				
	'es				
Did y	ou pay or agree to	o pay someone wi	o is not an att	orney to help you fill ou	t bankruptcy forms?
V N	10				
	es. Name of perso	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 73 of 74

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Jenkins, Jasmine S.	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIF	CATION OF CREDITOR MA	TRIX
Ti knowledge	he above named Debtors hereby ver e.	ify that the attached list of creditors is t	rue and correct to the best of their
Date:	10/19/2016	/s/ Jenkins, Jasr Jenkins, Jasmin Signature of De	ne S.

Case 16-34357 Doc 1 Filed 10/27/16 Entered 10/27/16 16:10:20 Desc Main Document Page 74 of 74

Debt	or 1 Jasmine First Name	S Middle Name	Jenkins Last Name	Case number (if known)	
16.	Calculate the median fa	amily income that applies to y	ou. Follow these steps:		NATURE STREET,
	16a. Fill in the state in wh		Illinois		
	16b. Fill in the number of	people in your household.	6		
		mily income for your state and si			\$103,721.00
	household using the link specifi	ied in the separate instructions for	To find a or this form. This list may	ulist of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	
17.	How do the lines compa			and the second of the second o	
				orm, check box 1, <i>Disposable income is not determined</i> of <i>Disposable Income</i> (Official Form 122C-2).	r
	U.S.C. § 1325(I	re than line 16c. On the top of p b)(3). Go to Part 3 and fill out r current monthly income from li	Calculation of Disposal	box 2, Disposable income is determined under 11 ple Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total average	monthly income from line 11	•.		\$2,485.00
19.				not filing with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	nent does not apply, fill in 0 on I	ine 19a.		-\$0.00
	19b. Subtract line 19a fi	rom line 18.			\$2,485.00
20.	Calculate your current r	monthly income for the year. I	Follow these steps:		
	20a. Copy line 19b.				\$2,485.00
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rrent monthly income for the yea	ar for this part of the form		\$29,820.00
	20c. Copy the median fan	nily income for your state and si	ze of household from line	e 16c.	\$103,721.00
21.	How do the lines compa				
		line 20c. Unless otherwise order 3 years. Go to Part 4.	red by the court, on the to	op of page 1 of this form, check box 3, The	
		n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	nerwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Part 4	Sign Below				
	By signing here, I dec	lare under penalty of perjury that	t the information on this:	statement and in any attachments is true and correct.	
		0 0			
	🗶 /s/ Jasmine Je	71,0000,71,000	<u>.</u> ×_		
	Signature of Debt	or 1 () ()	Się	nature of Debtor 2	
	Date 10/19/2010 MM/DD/YY	estate.	Da	te MM/DD/YYYY	
		o NOT fill out or file Form 122C Il out Form 122C-2 and file it wi		of that form, copy your current monthly income from line	e 14